

June 15, 2018

Paul Taylor  
Regional Administrator  
FEMA Region VII  
11224 Holmes Road  
Kansas City, MO 64114

Dear Mr. Taylor:

I write to inquire about the response by the Federal Emergency Management Agency (FEMA) Region VII to potentially inaccurate letters regarding flood zone determinations that were recently sent to lakefront property owners in Camden County, Missouri. These letters informed property owners of their requirement to purchase flood insurance – possibly in error.<sup>1</sup>

According to your office, revised flood maps, which took effect April 18, 2018, placed approximately 50 additional Camden County properties in the Special Flood Hazard Area (SFHA).<sup>2</sup> However, the recent re-mapping largely reduced Base Flood Elevations (BFE), drawing many of the approximately 2,000 Camden County properties that were re-mapped out of the SFHA. An undetermined number of these approximately 2,000 property owners received letters from a lending institution or flood zone determination company informing them of their requirement to purchase flood insurance – despite the fact that many of these properties had pre-existing Letters of Map Amendment (LOMAs) in place. Your office notified my staff that information from a revalidation letter listing all revalidated LOMAs was not posted to the FEMA Flood Map Service Center website until May 3, 2018 – 15 days after the revised flood maps took effect.<sup>3</sup> This delay likely contributed to the potentially inaccurate flood zone determination letters that were sent to Camden County property owners.

In an effort to better understand the extent of this error and the steps FEMA Region VII is taking to resolve it, I ask that you provide answers to the following questions in the most expeditious manner possible:

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<sup>1</sup> *Commissioner Says Lake of the Ozarks Residents Incorrectly Getting Letters Stating They Need Flood Insurance*, KY3 (May 8, 2018) ([www.ky3.com/content/news/Commissioner-says-Lake-of-the-Ozarks-residents-incorrectly-getting-letters-stating-they-need-flood-insurance-482109731.html](http://www.ky3.com/content/news/Commissioner-says-Lake-of-the-Ozarks-residents-incorrectly-getting-letters-stating-they-need-flood-insurance-482109731.html)).

<sup>2</sup> Email from Federal Emergency Management Agency, Office of External Affairs, to Committee on Homeland Security and Governmental Affairs Staff (May 24, 2018).

<sup>3</sup> *Id.*

- 1) How many property owners has FEMA Region VII identified that received a flood zone determination letter in error?
- 2) Please describe the factors that contributed to this error.
- 3) What steps is FEMA Region VII taking to resolve this issue and to communicate with interested parties, including property owners, Realtors, lending institutions, and flood zone determination companies?

Thank you in advance for your attention to this matter. Should you have questions regarding this request, please contact Pat Bond at [Patrick\\_Bond@mccaskill.senate.gov](mailto:Patrick_Bond@mccaskill.senate.gov).

Sincerely,

A handwritten signature in blue ink, appearing to read "Claire McCaskill". The signature is fluid and cursive, with the first name "Claire" written in a large, stylized loop, followed by "McCaskill" in a more standard cursive script.

Claire McCaskill  
United States Senator